

## Information to identify the case:

Debtor 1:	<b>Joseph E. Snodgrass</b>	Social Security number or ITIN:	xxx-xx-5788
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Debra L. Snodgrass</b>	Social Security number or ITIN:	xxx-xx-1582
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 9/18/17
Case number:	<b>17-28880-CMG</b>	Date case converted to chapter:	7 11/13/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph E. Snodgrass	Debra L. Snodgrass
2. All other names used in the last 8 years		
3. Address	1512 Route 206 Tabernacle, NJ 08088	1512 Route 206 Tabernacle, NJ 08088
4. Debtor's attorney Name and address	Steven N. Taieb Law Office of Steven Taieb 1155 Route 73 Suite 11 Mount Laurel, NJ 08054	Contact phone (856) 235-4994
5. Bankruptcy trustee Name and address	Daniel E. Straffi Straffi & Straffi, LLC 670 Commons Way Toms River, NJ 08755	Contact phone 732-341-3800

For more information, see page 2 &gt;

<p><b>6. Bankruptcy clerk's office</b></p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>	<p>402 East State Street                  Trenton, NJ 08608                  Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a>.</p>	<p>Hours open: 8:30 AM – 4:00 p.m.,                  Monday – Friday (except holidays)</p> <p>Contact phone 609-858-9333</p> <p>Date: 11/13/18</p>
<p><b>7. Meeting of creditors</b></p> <p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>	<p><b>December 10, 2018 at 12:30 PM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location:</p> <p><b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b></p>
<p><b>8. Presumption of abuse</b></p> <p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>	<p>The presumption of abuse does not arise.</p>	
<p><b>9. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b></p> <p><b>Filing deadline: 2/8/19</b></p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>	
<p><b>10. Proof of claim</b></p> <p>Please do not file a proof of claim unless you receive a notice to do so.</p>	<p>No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.</p>	
<p><b>11. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph E. Snodgrass  
 Debra L. Snodgrass  
 Debtors

Case No. 17-28880-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Nov 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2018.

db/jdb +Joseph E. Snodgrass, Debra L. Snodgrass, 1512 Route 206, Tabernacle, NJ 08088-8878  
 517071261 +Advocare Medford Peds Adol Med, P.O. Box 3001, Voorhees, New Jersey 08043-0598  
 517121159 +Beneficial Bank, Att: Eisenberg Gold, 1040 N kings Hwy Ste 200,  
 Cherry Hill, NJ 08034-1925  
 517071263 Beneficial Servicing BK I/L, 1818 Walnut Street, Philadelphia, PA 19106-3696  
 517071265 Children's Hospital of Philadelphia, Lockbox #7802, P.O. Box 8500,  
 Philadelphia, Pennsylvania 19178-7802  
 517071264 Childrens Hospital Home Care, 550 S. Gooddard Blvd,  
 King of Prussia, Pennsylvania 19406-2931  
 517071268 Gastroenterology Consultants of SJ, P.O. Box 70, Lumberton, New Jersey 08048-0070  
 517071270 +HBA Management Inc. DBA, 92 Brick Road, Marlton, New Jersey 08053-2177  
 517071271 Hospital Billing-Chop, P.O. Box 787802, Philadelphia, Pennsylvania 19178-7878  
 517071273 +Kohls Capone (PO Box 3115, Milwaukee, WI, PO Box 3115, Milwaukee, Wisconsin 53201-3115  
 517071274 Lab Corp of America, P.O. Box 2240, Burlington, North Carolina 27216-2240  
 517071275 Physician Billing-PB Chop, P.O. Box 788017, Philadelphia, Pennsylvania 19178-8017  
 517071276 +++SPECIALIZED LOAN SERVICING, PO BOX 266005, LITTLETON CO 80163-6005  
 (address filed with court: Specialized Loan Servicing, PO Box 266005, Littleton, CO 80163)  
 517091851 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,  
 Highlands Ranch, Colorado 80129-2386  
 517071277 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook, IL 60062-2757  
 517237492 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: staieb@comcast.net Nov 14 2018 00:22:17 Steven N. Taieb,  
 Law Office of Steven Taieb, 1155 Route 73, Suite 11, Mount Laurel, NJ 08054  
 tr +EDI: QDESTRAFFI.COM Nov 14 2018 05:08:00 Daniel E. Straffi, Straffi & Straffi, LLC,  
 670 Commons Way, Toms River, NJ 08755-6431  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 14 2018 00:23:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 14 2018 00:23:07 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517071262 +EDI: RMCB.COM Nov 14 2018 05:08:00 American Medical Collection Agency,  
 4 Westchester Plaza, Building 4, Elmsford, New York 10523-1615  
 517263067 EDI: RESURGENT.COM Nov 14 2018 05:08:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517115708 +E-mail/Text: Smarkunas@thebeneficial.com Nov 14 2018 00:23:44 Beneficial Bank,  
 1818 Market Street, Philadelphia, PA 19103-3628  
 517248525 +EDI: PRA.COM Nov 14 2018 05:08:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 517199024 EDI: BL-BECKET.COM Nov 14 2018 05:08:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517071266 +EDI: CITICORP.COM Nov 14 2018 05:08:00 CitiCards, PO Box 6241,  
 Sioux Falls, SD 57117-6241  
 517071267 EDI: DISCOVER.COM Nov 14 2018 05:08:00 Discover Financial, PO Box 15316,  
 Wilmington, Delaware 19850  
 517085878 EDI: DISCOVER.COM Nov 14 2018 05:08:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517071269 EDI: PHINHARRIS Nov 14 2018 05:08:00 Harris & Harris, Ltd, 111 W. Jackson Blvd, Suite 400,  
 Chicago, Illinois 60604-4135  
 517071272 +EDI: IIC9.COM Nov 14 2018 05:08:00 IC System Collections, PO Box 64378,  
 Saint Paul, Minnesota 55164-0378

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-3

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Nov 13, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 15, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor Specialized Loan Servicing LLC  
NJECEMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ep  
iqsystems.com  
Janet Gold on behalf of Creditor Beneficial Bank jgold@egclawfirm.com,  
ksantiago@egalawfirm.com,jwingfield@egalawfirm.com  
Melissa S DiCerbo on behalf of Creditor Specialized Loan Servicing LLC nj-ecfmail@mwclaw.com,  
nj-ecfmail@ecf.courtdrive.com  
Mina M Beshara on behalf of Creditor Specialized Loan Servicing LLC nj-ecfmail@mwclaw.com  
Rebecca Ann Solarz on behalf of Creditor Specialized Loan Servicing LLC  
rsolarz@kmlawgroup.com  
Steven N. Taieb on behalf of Debtor Joseph E. Snodgrass staieb@comcast.net  
Steven N. Taieb on behalf of Joint Debtor Debra L. Snodgrass staieb@comcast.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10